



**18300 Gridley Road Suites "I", Artesia, CA 90701 /25 + yr experience/  
 Anywhere in CA, we can do the loan-FHA,VA, Conv, Commercial,Jumbo, Luxury home,.....  
 Phone: (562) 809-2643 Fax: (562) 809-0644  
 Email: [Loan@MGBFinancial.com](mailto:Loan@MGBFinancial.com) Web: [www.MGBFinancial.com](http://www.MGBFinancial.com) # 257-608/280-127**

**Thank you for giving us the opportunity to be of service to you. Enclosed herewith information requested by you.  
 Please fill out completely, sign @ bottom & fax back @ 562-809-0644 or mail to us A.S.A.P. We will call you to confirm the information.**

**1. House is underwater 2. Cancellation of MIP 3. Refinance cash out Rate and term Refinance**

**BORROWER INFORMATION - Must be filled out completely – HBS WEB Kal 2022- Refinance**

Borrower: _____ <small>(First name) (M.) (Last name) (Suffix)</small>	Co-Borrower: _____ <small>(First name) (M.) (Last name) (Suffix)</small>
Social Security Number: _____ Date of Birth _____	Social Security Number: _____ Date of Birth _____
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced
Number of Dependents: _____	Number of Dependents: _____
Home Phone Number : _____	Home Phone Number: _____
Work Phone Number : _____	Work Phone Number: _____
Cell Phone Number: _____	Cell Phone Number: _____
E-mail Address: _____	E-mail Address: _____
Present Street Address: _____	Present Street Address: _____
City: _____ State: _____ Zip: _____	City: _____ State: _____ Zip: _____
Monthly Rent: _____ Years at present address: _____	Monthly Rent: _____ Years at present address: _____

**EMPLOYMENT INFORMATION**

Employer: _____	Employer: _____
Years with current employer: _____	Years with current employer: _____
Monthly Gross Income: _____ (hourly/weekly/monthly)	Monthly Gross Income: _____ (hourly/weekly/monthly)
2021 W2/tax _____ 2020 W2 /Tax _____ 2019 W2/tax _____	2021 W2/tax _____ 2020 W2 /Tax _____ 2019 W2/tax _____
Type of compensation: <input type="checkbox"/> Salary <input type="checkbox"/> Commission <input type="checkbox"/> Self-employed	Type of compensation: <input type="checkbox"/> Salary <input type="checkbox"/> Commission <input type="checkbox"/> Self-employed
Other Income: _____	Other Income: _____

**PREVIOUS EMPLOYMENT ( if less than two years )**

Employer: _____	Employer: _____
Years with Previous employer: _____	Years with Previous employer: _____
Monthly Income: _____	Monthly Income: _____
Type of compensation: <input type="checkbox"/> Salary <input type="checkbox"/> Commission	Type of compensation: <input type="checkbox"/> Salary <input type="checkbox"/> Commission

**DECLARATIONS**

Any Bankruptcy?  YES  NO If YES, when discharged?( Must be 2 yr s. from the date of discharge ) \_\_\_\_\_

Any foreclosure  YES  NO if YES when ?( Must be 3 yr s. from the date of discharge ) \_\_\_\_\_

Do you have collection accounts? \_\_\_\_\_ If yes, are you willing to pay them? \_\_\_\_\_

Do you  Pay Child Support  Receive Child Support or alimony/amt \_\_\_\_\_ YES NO

**NEW HOME PURCHASE INFORMATION- Only if you are purchasing a home**

Purchase Price: \_\_\_\_\_ Have you find the property? \_\_\_ Yes \_\_\_ NO \_\_\_ If yes address \_\_\_\_\_

Down payment funds \_\_\_\_\_ Balance savings \_\_\_\_\_ chking \_\_\_\_\_ Retirement \_\_\_\_\_ Gift from \_\_\_\_\_

\_\_\_ Need down payment assistance (Must meet credit and income guidelines) Loan Type: \_\_\_ FHA \_\_\_ VA \_\_\_ Conventioal \_\_\_ STRS \_\_\_ OTHER

**For Refinance Only: Also To be filled out if you are applying for refinancing**

Reason for refinance \_\_\_\_\_ Year bought \_\_\_\_\_ Sales price \_\_\_\_\_

Present value est \_\_\_\_\_ No Equity in the property \_\_\_\_\_ Present Lender \_\_\_\_\_ Send mortgage coupon with application

Present rate \_\_\_\_\_ Loan amount \_\_\_\_\_ Monthly payment \_\_\_\_\_ Monthly Property tax \_\_\_\_\_ Monthly Property Insurance \_\_\_\_\_

Do you have 2<sup>nd</sup>/ yes \_\_\_ No/ If yes Present rate \_\_\_\_\_ Loan amount \_\_\_\_\_ Monthly payment \_\_\_\_\_ Lender name \_\_\_\_\_

**AUTHORIZATION TO RELEASE INFORMATION**

I / We (undersigned) give MGB Financial services, Inc or its assigns permission/authorization to inquire with standard credit reporting agencies for my/ our credit report. A copy of this authorization may be accepted as an original. This is an inquiry only, not an application.

Borrower \_\_\_\_\_ Date \_\_\_\_\_ Co-Borrower \_\_\_\_\_ Date \_\_\_\_\_

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## QUALITY CONTROL CERTIFICATION AND AUTHORIZATION

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The undersigned certify the following:

1. I/We have applied for a mortgage loan from hereinafter referred to as Lender. In applying for the loan, I/We completed a loan application containing various Information on the purpose of the loan, the amount and source of down payment, employment and Income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent Information.
2. I/We understand and agree that The Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the Information provided on the application with the employer and/or the financial institution. I/We understand that this is applicable if I/We applied for the limited documentation program.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both to knowingly make any (also statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section1014.)

## AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. As part of the application process, The Lender and the mortgage guarantee insurer may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to The Lender, to any investor to whom The Lender may sell my mortgage, and to the mortgage guaranty insurer any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balance; credit history; and copies of income tax returns. The Lender, or any investor that purchases the mortgage, or the mortgage guaranty insurer may address this authorization to any party named in the loan application.
3. A copy of this authorization may be accepted as an original.
4. Your prompt reply to The Lender or the investor that purchases the mortgage or the mortgage guaranty insurer is appreciated.
5. Mortgage guaranty Insurer (If/any): \_\_\_\_\_

→ Please select accordingly: \_\_\_ Citizen \_\_\_ Green Card \_\_\_ Work Permit

X

Borrower

Date

Social Security No.

Email:

Cell Phone:

X

Co-Borrower

Date

Social Security No.

Email:

Cell Phone:



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Thank you so much for your Refinance inquiry.

The MGB Financial Services, Inc is backed by over 25+ years of mortgage experiences. The company emphasizes on personal and professional approach to mortgage lending and provides customers with quick and easy home loans at the best available price.

With each customer's different circumstances, we offer various mortgage products designed to fulfill each customer's needs. To further assist customers, our staff is available on weeknights and weekends.

### **ITEMS NEEDED FOR LOAN APPLICATION- REFINANCE**

1. Color Copy of Social Security Card and Picture I.D.
  2. 1 Month- Current Paycheck stubs
  3. Last two years W-2 forms \_\_\_ 2021 \_\_\_ 2020
  4. Tax Returns \_\_\_ 2021 \_\_\_ 2020
  5. If self-employed - Need Business Tax Returns \_\_\_ 2021 \_\_\_ 2020
  6. If self-employed Profit and loss & Balance Sheet from Jan to applied mos 2022
  7. 3 months bank statements for checking and Savings accounts
  8. Recent statement for \_\_\_ stock, \_\_\_ bond accounts, and \_\_\_ 401k or profit Sharing
- If applicable**
9. Copy of divorce decree (If applicable) and proof of child support
  10. Final bankruptcy papers, including Discharge papers (if Applicable)
  11. DD214 for Veterans only (If applicable)

### **For Refinance or if you own any other property:**

- \_\_\_ Mortgage Coupon
- \_\_\_ Copy of the Note
- \_\_\_ Copy of the property Tax
- \_\_\_ Copy of the Insurance
- \_\_\_ HOA Coupon \_\_\_ Solar Coupon - ( if applicable )
- \_\_\_ Rental agreement ( If applicable )
- \_\_\_ Copy of any utility bill

We are committed to help you as soon as reasonably possible, and thus please feel free to contact Kal or MGB Team at (562) 809-2643 to set up an appointment for pre-qualification, for more information, clarification, guidance, or assistance.